

April 5, 2006

Dear Chairman Gruenberg,

I am concerned about Wal-mart's entrance in the field of banking. I think there presence will undermine local economies by removing precious capital out of local communities and refuse to make loans to support local businesses and organizations which it feels is contrary to their interests.

Also, a bank that is owned by the largest corporation in the world could create a dangerous concentration of commercial and financial power.

I urge you to consider these concerns.  
Thank you for your attention.

Jackie Brookman  
Oakland, CA